

IN THE UNITED STATES DISTRICT COURT FOR THE
EASTERN DISTRICT OF VIRGINIA

Alexandria Division

UNITED STATES OF AMERICA)	
)	
V.)	Criminal No.
)	
ELIZABETH J. COOPER,)	
)	
Defendant.)	

INFORMATION

COUNT ONE

THE UNITED STATES ATTORNEY CHARGES:

1. At all times material to this information, the F&M Bank, with branches located in the Eastern District of Virginia, was a financial institution as defined in Title 18, United States Code, Section 20, in that it was an insured depository institution whose accounts were insured by the Federal Deposit Insurance Corporation.

2. At all times material to this information, the defendant, ELIZABETH JOSEPHINE COOPER, was a resident of Berryville, Virginia. She was an assistant manager and loan officer at F&M Bank. From September 1993 until June 2000, she worked at the F&M Bank branch located in Leesburg, Virginia. Thereafter, until August 2000, she worked at the F&M Bank branch in Lovettsville, Virginia. Cooper's duties included processing loan applications and monitoring outstanding loan accounts.

3. On or about August 19, 1999, in Leesburg, Virginia, in the Eastern District of Virginia, defendant

ELIZABETH JOSEPHINE COOPER

being an employee of and connected in a capacity with F&M Bank, with intent to injure and defraud F&M Bank, knowingly embezzled, abstracted, purloined, and willfully misapplied moneys, funds and credits in excess of \$1,000 belonging to F&M Bank and entrusted to its custody and care in that the defendant removed funds in the amount of \$16,000 by debiting a loan account in the name of customer CR to fund the purchase of two F&M Bank cashier's checks, the proceeds of which she used for her own purposes. (In violation of Title 18, United States Code, Section 656.)

Paul J. McNulty
United States Attorney

John J. Klein
Assistant United States Attorney
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